

Certificate of Notice Page 1 of 2
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Benjamin T. Vanhorn
Debtor

Case No. 18-15305-jkf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Randi
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2019.

db Benjamin T. Vanhorn, 3309 Glenrose Ave, Bristol, PA 19007-6514

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2019 at the address(es) listed below:

JAMES RANDOLPH WOOD on behalf of Creditor Bristol Township jwood@portnoffonline.com,
jwood@ecf.inforuptcy.com
KEVIN G. MCDONALD on behalf of Creditor New Penn Financial LLC d/b/a Shellpoint Mortgage
Servicing bkgroup@kmllawgroup.com
P. JOSEPH NICOLA on behalf of Debtor Benjamin T. Vanhorn jnicola@nicolalaw.com,
p.josephnicola@gmail.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf_frpa@trustee13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM MILLER*R on behalf of Trustee WILLIAM MILLER*R ecfmail@FredReigleCh13.com,
ECF_FRPA@Trustee13.com

TOTAL: 6

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : **Chapter 13**
Benjamin T. Vanhorn, :
Debtor : **Bky. No. 18-15305 JKF**

ORDER

AND NOW, upon consideration of the Debtor's Motion to Approve Mortgage Loan Modification (doc. no. 63, "the Motion") between the Debtor and New Penn Financial, LLC ("the Lender"), and after notice and hearing, and there being no objection thereto, it is hereby

ORDERED and **DETERMINED** that:

1. The Motion is **GRANTED**.
2. The Debtor is **AUTHORIZED** to enter into the loan modification transaction as set forth in the Motion and consummation of the transaction **SHALL NOT CONSTITUTE** a violation of the automatic stay, 11 U.S.C. §362(a).
3. If: (a) the loan modification provides for reinstatement of the loan account and the elimination of the pre-petition arrears and (b) the Lender has filed a proof of claim on account of pre-petition arrears, the Lender's proof of claim is **DISALLOWED** insofar as it constitutes a demand for payment of prepetition arrears.



Date: July 18, 2019

JEAN K. FITZSIMON
BANKRUPTCY JUDGE